

Unemployment Insurance

A Guide To Benefits and Employment Services



Read This Book To Learn:

How Unemployment Insurance works

How to get help with your job search

About retraining opportunities

TeleCert is now available in Spanish

El sistema de TeleCert (reclamación semanal de beneficios de desempleo por teléfono) está ahora disponible en español

www.mass.gov/dua



About this booklet

As a new Unemployment Insurance (UI) claimant, you should review this booklet to understand your eligibility and responsibility for collecting UI benefits, the process for filing weekly UI benefits, and where to get help for job search and problem resolution. This booklet is intended to provide general information about collecting Unemployment Insurance. For more complete Unemployment Insurance information, including a list of frequently asked questions and answers, please go to www.mass.gov/dua.

Throughout this booklet, Unemployment Insurance may be referred to as UI and the Division of Unemployment Assistance as DUA.

Contents

	Page
•	Overview of the Benefits and Services Provided by DUA 1
•	How to Claim Your Weekly UI Benefits 3
•	Overview of Your Rights and Responsibilities
•	Help Finding a Job6
•	Understanding Unemployment Insurance
•	How Your Benefits Are Determined 11
•	Business Hours and Phone Numbers Based on Activity
•	Income Tax Withholding Request Form15
•	Direct Deposit Service
•	Find a One-Stop Career Center or Unemployment Walk-in Center Near You

Overview of the Benefits and Services Provided by DUA

The Massachusetts Division of Unemployment Assistance (DUA) provides unemployment insurance (UI) benefits and transitional services to help Massachusetts citizens get back on the road to re-employment. Unemployment Insurance is a temporary income protection program for workers who have lost their jobs but are able to work, available for work and looking for work.

- UI Benefits: Claimants receive a weekly benefit of approximately 50 percent of their weekly wage, up to a maximum of \$600 per week. The maximum number of weeks a claimant can collect full benefits is currently 30. If you are eligible for UI benefits in Massachusetts, you will receive a weekly payment for the prior week's benefit. If you have children, you may be eligible to receive an additional \$25 per child per week up to a maximum of 1/2 of your weekly benefit amount.
- 2. Health Insurance Coverage: If you are eligible for Unemployment Insurance benefits in Massachusetts and you are a resident of MA, and meet certain income eligibility guidelines, you and your family may also qualify for health insurance coverage under the Medical Security Program (MSP). You will receive additional information about the MSP along with an application form in a separate mailing within 10 days of the date when you filed your claim for UI benefits. If you do not receive the MSP package, or if you would like more information about the MSP, please call 1-800-908-8801.

- 3. Customer Service: DUA provides three (3) ways for claimants to interact with the agency:
 - a) By telephone, you can file new claims and reopen claims for benefits, get help for resolving problems, and obtain information on your claim and on the Unemployment Insurance program. (1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978)
 - b) Meeting with DUA staff in UI Walk-In Centers. You can get assistance with filing a new claim for UI, reopen an existing claim, or resolve problems with your claim. You can also attend seminars at these Walk-in Centers. These seminars include information on your rights and responsibilities while collecting Unemployment Insurance and services available to you, including re-employment assistance, and are open to all claimants, whether you file your claim in person or by phone.
 - c) Through interactive voice response system (IVR) and online via the web.
- 4. Electronic Weekly Claims Filing: DUA provides two secure electronic methods to claim weekly UI benefits using WebCert on the Internet and TeleCert via the phone. You can use either WebCert or TeleCert interchangeably. WebCert is available in English while TeleCert is available in both English and Spanish. With WebCert, you can also get an update on your UI claim and check status, change your income tax withholding and review your 1099-G statement. Refer to Section "How to Claim Your Weekly UI Benefits" on page 3 for instructions.

How to Claim Your Weekly UI Benefits

For WebCert: Go to www.mass.gov/dua/webcert and login to WebCert using your username and password.

For TeleCert: Call 1-617-626-6338 and access TeleCert using your Social Security Number and 4-digit DUA Personal Identification Number (PIN). You may choose English or Spanish.

During this time period:

Sunday to Friday, 7:00 am — 7:00 pm. Sunday is the first day of the week you can file a claim for benefits for the prior week. WebCert and TeleCert are not available on Saturdays and legal holidays.

Answer three questions:

During the week claimed,

- 1. Did you look for work?
- 2. Were you able to work and available for work?
- Did you work? If "yes", please indicate the amount of your gross earnings, including holiday pay, in dollars and cents for that week.

Wait for confirmation:

For WebCert users, you will receive a confirmation on your PC screen that your filing is complete, which you can print. For TeleCert users, you will hear a confirmation message that your filing is complete. Be sure to wait until you get the confirmation before exiting WebCert or TeleCert.

Important Note:

- WebCert and TeleCert are used to claim benefits only for the week that just ended. If you want to claim benefits for any week other than the prior week, you must contact the DUA TeleClaim Center.
- If you do not claim benefits for even one week

 because you returned to work, or for other
 reasons your claim will be closed. You may
 reactivate it by calling the DUA TeleClaim Center.
- Creating or changing your PIN When you filed your initial claim, you were asked to create your PIN.
 If you do not remember your PIN, or need to change your PIN, call the PIN Service Line at 1-617-626-6943 from 7:00 am to 7:00 pm Sunday through Friday.
 You will need a touch-tone phone simply follow the step-by-step instructions to create/change your 4-digit PIN.

Overview of your rights and responsibilities

It is your responsibility to file weekly claims for UI benefits and to keep us informed about your employment status. Failure to report employment and wages while collecting UI benefits may result in penalties and/or prosecution.

- 1. File Initial Claim: You must contact our TeleClaim Center in order to file your initial claim or reactivate an existing claim. The telephone number to call is 1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978. The TTY/TDD number is 1-617-626-5666. The hours to call are Monday to Friday from 8:30 a.m. to 4:30 p.m.
- 2. Filing Weekly Claims: You must file weekly claims for UI benefits. It is important that you answer the questions on WebCert or TeleCert completely and accurately. Errors can cause a delay in your benefit payment.
- Work Search Requirement: Federal regulations require
 that UI claimants conduct an active work search while
 collecting UI benefits. As a condition of eligibility, the
 Massachusetts Division of Unemployment Assistance
 requires that you do the following each week:
 - a) Make a minimum of three work search contacts in each week for which benefits are claimed
 - b) Keep a written log of those work search contacts
 - c) Provide a work search log to DUA upon request

A copy of the Work Search Activity Log can be downloaded from www.mass.gov/dua/worksearch.

4. Tax Responsibility: Your UI benefits are taxable and you are responsible for paying federal and state taxes on your UI benefits. You may request to have federal and/or state taxes automatically withheld from your weekly benefit checks and forwarded by DUA to the federal IRS and state DOR by completing the Income Tax Withholding Request Form in the back of this booklet. You may also print a copy of this form from our website or submit income tax withholding online at www.mass.gov/dua.

- 5. Change in Employment Status or Wages: Once you return to full-time work, your eligibility ends. If you get a part-time job while collecting UI benefits, report your earnings on your weekly claim filing. You are allowed to earn a portion of your benefit rate before deductions are made from your check. You may be eligible for partial benefits during your benefit period. You must inform DUA (1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978) if you are sick, injured, attending school or are unable to work during any week for which you claim benefits.
- Updating Personal Information: If you move, make sure you call TeleClaim with your new mailing address (1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978). Your UI check cannot be forwarded.
- 7. Approved Training: Under Section 30 of the Unemployment Insurance Law, you can apply for approved training if you think you need training to help you find new employment. It is important to apply for your training program by the 15th week of your claim if you want to be eligible for an extension of your benefits. For more information on applying for approved training while collecting UI benefits, go to www.mass.gov/dua or contact your One-Stop Career Center.
- Fraud Prevention: To prevent fraud, DUA matches
 records with those of other state and federal agencies
 including the Social Security Administration, the State
 Department of Corrections, and others.

The Cross-Match program compares wage records compiled in Massachusetts and nationally. DUA also compares state and national new hire reports to UI records to ensure that claimants who have returned to work full-time are no longer collecting benefits and claimants who are working part-time are reporting accurate earnings.

Protecting the integrity of the UI Trust Fund, which pays employees' benefits, is a responsibility DUA takes very seriously. The DUA Fraud Hotline at 1-800-354-9927 is available for concerned citizens to report instances of fraud and abuse.

Help Finding a Job

One-Stop Career Center Services

If you are unemployed or looking for a better job, the state's network of One-Stop Career Centers can help. Conveniently located across the state, the One-Stop Career Centers offer employment services that allow you to work on your job search in an environment that is comfortable for you. Career Center staff members are committed to helping you land the right job by providing you with one-on-one counseling, workshops, written handouts, or all of the above — whatever best suits your employment search needs.

Hours of operations vary from center to center. To find a Career Center near you, call 1-877-US 2 JOBS or go to www.mass.gov/careercenters.

Re-Employment Services

If you are collecting Unemployment Insurance benefits and are unlikely to return to your former job, the Re-Employment Services program can introduce you to job search services that can help you get back to work. This mandatory program is sponsored by the Division of Career Services, the Division of Unemployment Assistance and the Massachusetts One-Stop Career Centers with funding support from the U.S. Department of Labor.

If you have been permanently laid-off, within a week or two of collecting your first payment, you may receive a letter asking you to attend a Career Center Seminar, which will give you information on the services available to you. These seminars are held at all Career Centers and you may select the center most convenient to you.

Once you receive a letter, you will be instructed to call the Automated Career Center Seminar Scheduling System to schedule your seminar attendance.

The primary goal of the seminar is to connect people who are looking for a job to the many job search resources available at Massachusetts One-Stop Career Centers. This 60-90 minute seminar is designed to help you plan your job search, identify the areas where you might need assistance and learn how to find the help you need.

If you are unable to schedule and attend a Career Center Seminar by the date assigned, it is important that you reschedule by calling or visiting your local One-Stop Career Center. Rescheduling is acceptable for "good cause" reasons only, which may include scheduling conflicts with other job search activities and/or other factors that are beyond your control.

Failure to attend the Re-Employment Services Seminar will cause a delay in payment or loss of your weekly Unemployment Insurance benefits.

Understanding Unemployment Insurance

Overview of the Unemployment Insurance Program

Unemployment Insurance (UI) is a temporary income protection program for workers who have lost their jobs through no fault of their own. Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Division of Unemployment Assistance (DUA); no deductions are made from employees' pay checks. Each employer's contribution rate is based on the employer's experience with layoffs and UI benefits paid to former workers in the prior year.

Employees Covered by UI Law

Under the law, most workers are covered by the Unemployment Insurance program.

However, workers in the following categories are not eligible to collect benefits:

- Employees of churches and certain religious organizations
- Worker trainees in a program administered by a nonprofit or public institution
- Real estate brokers or insurance agents who work on commission basis only
- · Consultants working independently
- Elected officials and certain government officials in policy-making and advisory positions
- Members of a legislative body or the judiciary

Eligibility for UI Program

Initial eligibility for benefits is based on your earnings and the reason for separation from your employment. You must have earned at least \$3,300 during a period of time specified by law and at least 30 times the amount you would be eligible to collect weekly in UI benefits.

Ongoing requirements include being able to work, being available for work and conducting an active search for new employment. Your eligibility for weekly benefits may be affected if:

- · You refuse, quit or are fired from a job
- · You are receiving any kind of pension
- The amount of your pension changes
- You are attending school, college or training full-time without obtaining DUA approval
- You received vacation pay
- You are receiving Workers' Compensation
- You apply for or receive UI benefits from any other state or federal program
- You become self-employed
- · You have a previous overpayment
- · You requested that your claim be predated

Your benefits may be interrupted for any of these reasons and a service representative will contact you and complete the necessary fact-finding and make a determination on your eligibility. If you are disqualified, you have the right to appeal the decision and to have a hearing.

Your Right To Appeal

If you are disqualified, you will receive a written Notice of Disqualification and information on how to file an appeal. You may appeal the disqualification by requesting a hearing. To request a hearing, just complete the bottom of your disqualification notice, indicating you want to appeal the decision. Appeals may be filed by mail, fax, or in person at a DUA Walk-in Center. Your request must be in writing and filed within 10 calendar days of the mailing date of the Notice of Disqualification.

It is very important to continue filing weekly benefits if you decide to appeal and are waiting for your hearing. Continue to claim benefits using TeleCert or WebCert. Should you win your appeal, you will then receive your benefits for those weeks that you have signed. Remember to also keep a log of your work search activities.

Requalifying Wages

If you are disqualified on a separation issue and your disqualification is not overturned on appeal, you may be able to requalify for Unemployment Insurance benefits if you have returned to work for at least eight weeks and have had gross earnings equal to or greater than your weekly benefit rate during each of those eight weeks.

After these eight or more weeks of employment, your separation from your employer must be an approvable separation, such as lack of work or another approvable issue.

Overpayment

An overpayment occurs when you receive benefits (monies) to which you were not entitled. Repayment is required.

If the overpayment occurred because you failed to provide required information, or you provided erroneous information, you are considered to be "at fault". If you fail to repay an "at fault" overpayment, an interest penalty, at the rate of 1% per month, will be assessed against the outstanding overpayment balance. You may also be required to serve penalty weeks in addition to repayment of the debt.

Even if the overpayment was not your fault, you are still required to repay the amount to which you were not entitled. You may request a waiver and, under specific

A "Request for Waiver of Overpayment" application, requires completing information on your income, financial assets and property. To request an application call 617-626-6300.

conditions, your non-fault overpayment may be waived.

If You Have Moved From Massachusetts

If you worked in Massachusetts and moved to another state, your claim will still be subject to Massachusetts law and to the same requirements as if you were still living in the Commonwealth. Claims filed by Massachusetts workers who move to another state are known as "Interstate" claims.

When you move out-of-state, you must contact the nearest unemployment insurance office in that state to file a claim against Massachusetts.

Once you have established your Interstate claim, if you have any questions, you may contact the Massachusetts DUA Interstate Department at (617) 626-6140. If you have a question about your check status, you may call 617-626-6563. For more information, please refer to our website at www.mass.gov/dua.

UI Benefits for "On-Call" and Temporary Workers

On-Call Workers

"On-call" work means:

- that you work for an employer whenever that employer needs you, and
- you have no set schedule of hours.

How This May Affect Your Unemployment Insurance Claim

In certain instances, if you have been determined to be an "On-Call Worker," it means that you may not qualify for Unemployment Insurance benefits for any week that you work, or that work is available to you from your on-call employer.

This determination is based on information from you and the employer. The DUA service representative who makes this determination on your claim will explain the law as it applies to you.

Temporary Employment

If you are registered with a temporary agency and have completed a temporary assignment for a client company, you must contact the temporary agency before filing for Unemployment Insurance benefits. If additional work is not available, you may file an Unemployment Insurance claim. Refusal of additional assignments or failure to contact the temporary agency may result in denial of UI benefits.

How Your Benefits Are Determined

There are two determinations made on your claim to determine your eligibility. One is called a monetary determination. This will detail your eligibility for benefits based on your earnings. The other is your eligibility based on the circumstances of your separation from your employer.

Waiting Period

The first week of your claim for which you are eligible to receive benefits is your "waiting period". Massachusetts law requires this waiting period. You will not receive payment for this week. Every effort will be made to make a determination of your eligibility for benefits three weeks from the week you filed your claim. The total amount of weeks for which you are eligible is not reduced by this waiting period. You serve only one waiting period during your benefit year, even if you close and reopen your claim several times during your benefit year.

Part 1: Monetary Determination

Your monetary eligibility will include the amount of benefits you are potentially eligible to collect, the duration of your benefits, the maximum amount you can earn on your part-time job before your benefits will be reduced, and any dependency allowance you may be eligible to receive if you have applied for the allowance.

You will receive a notice outlining your monetary eligibility. If you disagree with the determination, you have a right to appeal.

Part 2: Reasons for the Separation

DUA will send a request for separation information to all employers for whom you worked during the 15 months prior to filing your claim. Any employers for whom you have worked during the last eight weeks are considered an "interested party" to your claim. This means they have a right to protest your claim, particularly if you quit your job without "good cause" or were fired for misconduct.

DUA decisions are made based on the law. After collecting all necessary information from you and your former employer(s), DUA will make a determination on your eligibility. Both you and your former employer(s) have the right to appeal this determination.

The Benefit Rate and Benefit Credit

Claimants receive a weekly benefit of approximately 50 percent of their average weekly wage, up to the maximum set by law. The current maximum benefit rate is \$600 a week.

The duration of benefits — the maximum number of weeks you would be able to collect benefits — is determined by the total amount of your wages paid and the amount of your benefit rate. The maximum number of weeks a claimant can collect full benefits is 30 weeks. However, many individuals qualify for less than 30 weeks of coverage. The maximum benefit credit amount is \$18,000, which equals \$600 a week for 30 weeks.

To be eligible for benefits, you must have been paid wages in the base period of at least 30 times your weekly benefit rate.

Benefit rate calculation formula can be accessed on our web site at www.mass.gov/dua

Business Hours and Phone Numbers based on Activity

File a Claim Re-activate Your Claim Change Your Address For Customer Assistance	TeleClaim Center 1-617-626-6800 1-877-626-6800 toll-free (from area codes 351, 413, 508, 774, 978) Monday — Friday 8:30 a.m. to 4:30p.m. (TTY/TDD: 1-617-626-5666)
Claim weekly UI benefits by phone (in English and Spanish)	TeleCert 1-617-626-6338 Sunday — Friday 7:00 a.m. to 7:00 p.m.
Verify your UI check status	Check Status Service 1-617-626-6563
Change Your PIN (Personal Identification Number)	PIN Service 1-617-626-6943
Resolve problem Provide feedback	Problem Resolution Unit 1-617-626-5400
Request/change Tax Withholding from your UI check	Income Tax Withholding Unit 1-617-626-5829
Get information/apply for Health Insurance	Medical Security Program Office 1-800-908-8801
Answer questions on Child Support	Child Support Unit 1-617-626-6393
Resolve Overpayment, Establish Re-payment, Request Overpayment Waiver	Overpayment Recovery Unit 1-617-626-6300
Get help for an Interstate Claim	Interstate Department 1-617-626-6140
Report Fraud	Fraud Hotline 1-800-354-9927

Business Hours and Phone Numbers based on Activity (cont.)

Apply for Approved Training	Section 30 Office 1-617-626-5375
Get information on a pending Appeal Hearing Hearings Interactive Voice Response System (IVRS)	Hearings Department 1-617-626-6561
Hearing main lines: Boston Lawrence Brockton Springfield	1-617-626-5200 1-978-683-4194/4091 1-508-894-4777 1-413-452-4700
Special numbers for TDD/TTY For use with a TTY machine	1-800-439-2370
Relay service for use by deaf and hard of hearing individuals	1-800-439-0183 or 711
To find a Career Center near you	1-877-US 2 JOBS
Bilingual services may be available	le upon request.

Income Tax Withholding Request Form

You can complete this form online at www.mass.gov/dua. There is no need to follow up with a mailing or fax, as this updates your preference on your claim right away.

Complete and submit this form only if you:

- 1. Want DUA to withhold taxes from your benefit payments

2. Want to change your tax withholding status with DUA
Check One I hereby authorize and request the withholding of both federal and state income taxes from my Unemployment Insurance benefit payments. I understand that federal taxes will be withheld at the rate of 10 percent and state taxes at the rate of 5.3 percent of my gross weekly payable benefit amount.
☐ I hereby authorize and request the withholding of federal income taxes only from my Unemployment Insurance benefit payments. I understand that federal taxes will be withheld at the rate of 10 percent of my gross weekly payable benefit amount.
☐ I hereby authorize and request the withholding of state income taxes only from my Unemployment Insurance benefit payments. I understand that state taxes will be withheld at the rate of 5.3 percent of my gross weekly payable benefit amount.
☐ Please discontinue the withholding of federal and state income taxes from my Unemployment Insurance benefits.
☐ Please discontinue the withholding of federal income taxes from my Unemployment Insurance benefits.
☐ Please discontinue the withholding of state income taxes from my unemployment insurance benefits.
If you need assistance completing this form, call 617-626-5829.
Print name
Signature
Social Security Number

Division of Unemployment Assistance Income Tax Withholding Unit

P.O. Box 8070 Boston, MA 02114

617-727-4303 or Fax to:

Return completed form to:

Direct Deposit Service

Direct deposit is now available to new and existing claimants receiving unemployment benefit payments. With direct deposit, your weekly unemployment payment is electronically deposited into a checking or statement savings account that you own. Direct deposit offers many benefits:

- A fast, safe and reliable way to access your unemployment benefit payments
- Eliminates the waiting time for a check to arrive by mail and prevents the occurrence of lost or stolen checks
- No hassle to get to the bank before closing time to deposit a paper check
- · Better yet, there is no fee for using direct deposit

Sign up for Direct Deposit today!

It's easy and secure — simply call **1-617-626-6800** and select option 3. Follow the instructions and enter the information using the keypad on your telephone as requested. Please have the following information handy: your nine (9)-digit Social Security Number, your four (4)-digit TeleCert PIN, the nine (9)-digit routing number of your financial institution and the account number of your checking or statement savings account. Be sure to get a confirmation message before exiting the call.

For more information, including step-by-step instructions to sign up for direct deposit, and questions and answers related to direct deposit, go to www.mass.gov/dua/epay or call our TeleClaim Center at 1-617-626-6800.

Find a One-Stop Career Center or Unemployment Insurance Walk-In Center Near You

Massachusetts One-Stop Career Center Services

- Job search assistance
- Career planning information
- Workshops on job search techniques including interviewing, networking, and resume writing
- Data on the current statewide and local job market
- Resources to help you find the right training opportunities
- · Tools to help you conduct an effective job search

Hours of operations vary from center to center. To find a Career Center near you, call **1-877-US 2 JOBS** or go to **www.mass.gov/careercenters**.

Unemployment Insurance Walk-In Services

- · Filing a claim
- · Re-activating your claim
- Changing your address
- Assistance with UI questions or issues

Call the TeleClaim Center at 1-877-626-6800 from area codes 351, 413, 508, 774 and 978 or 1-617-626-6800 from any other area code. For TTY/TDD, call 1-617-626-5666.

If you are not able to file an unemployment insurance claim or obtain claim-related assistance by calling the TeleClaim Center, you can obtain services at the UI Walk-In Centers located in most Career Center locations. For UI Walk-In Center hours of operation, contact your local One-Stop Career Center or go to www.mass.gov/dua - select Find a UI Walk-In Center.

Greater Boston

Boston

lobNet

Career Link (No UI Walk-In service)
The Work Place (No UI Walk-In service)
Division of Unemployment Assistance
(UI Walk-In services only)

Cambridge

Career Source

Everett

Career Source (Limited services)

Framingham

Employment and Training Resources (UI Walk-In services only)

Marlborough

Employment and Training Resources

Newtonville

Employment and Training Resources

Norwood

Employment and Training Resources

Woburn

The Career Place

Northeastern Massachusetts

Gloucester

North Shore Career Center of Gloucester (Limited services, no UI Walk-In)

Haverhill

ValleyWorks Career Center

Lawrence

VallevWorks Career Center

Lowell

Career Center of Lowell

Lvnr

North Shore Career Center of Lynn

Salem

North Shore Career Center of Salem

Southeastern Massachusetts

Attleboro

Attleboro Career Center

Brockton

CareerWorks

Fall River

Fall River Career Center

Falmouth

Career Opportunities Falmouth

Hyannis

Career Opportunities Hyannis

New Bedford

Greater New Bedford Career Center

Orleans

Career Opportunities Orleans

Plymouth

Plymouth Career Center

Quincy

Quincy Career Center

Taunton

Taunton Career Center

Wareham

Wareham Career Center

Central Massachusetts

Gardner

Career Center of North Central Massachusetts (Limited services)

Leominster

Career Center of North Central Massachusetts

Milford

Workforce Central Career Center

Soulthbridge

Workforce Central Career Center

Worcester

Workforce Central Career Center

Western Massachusetts

Greenfield

Franklin/Hampshire Career Center

Holyoke

CareerPoint

North Adams

Berkshire Works

Northhampton

Franklin/Hampshire Career Center

Pittsfield

Berkshire Works

Springfield

FutureWorks



Bilingual services may be available upon request.

An equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY 1-800-439-2370 – Voice 1-800-439-0183